Case 16-01608 Doc 1 Fill in this information to identify your case:		Entered 01/19/16 21:09:54 age 1 of 75	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Uwani	
		First name	First name
	Write the name that is on	D.	
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Littleton	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	Include your married or maiden names.		
		Last name	Last name
		First name	First name
		riist name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or	OR	OR
	federal Individual	9 xx - xx-	9 xx - xx-
	Taxpayer	-	
	Identification		
	number (ITIN)		

Uwani Case 16-01608 DDoc 1 Filed 01/14/9/16 Entered 01/10/16/21:09:54 Desc Main Debtor 1 Page 2 of 75 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names ✓ I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names 5. Where you live If Debtor 2 lives at a different address: 67 W. 14th Pl. Number Street Number Street Chicago Heights Illinois 60411 State City Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived district to file for in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Uwani Case 16-01608 DDoc 1 Filed 01/11/9/16 Entered 01/10/116 @1:09:54 Desc Main Debtor 1 Page 4 of 75 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? ◪ No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

Debtor 1 <u>Uwani Case 16-01608 DOc 1 Filed 01/149/16 Entered</u> @1/41-9/16 @21/409:54 <u>Desc Main</u>

t Name Middle Name DC

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Active duty.

counseling with the court.

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: ✓ I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to

Active duty.

counseling with the court.

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

Uwani Case 16-01608 DDoc 1 Filed 01/119/16 Entered 01/119/116 (21:09:54 Desc Main Page 6 of 75 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Uwani Littleton Signature of Debtor 2 Signature of Debtor 1 Executed on 1/20/2016 Executed on MM / DD / YYYY MM / DD / YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brenda Likavec 27224-64			Date	1/20/2016
Signature of Attorney for Debtor				MM / DD / YYYY
Brenda Likavec 27224-64				
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
		0		
City		State		Zip Code
Contact phone				Email address
Bar number				State

Case 16-01608 <u>Doc 1 Filed 01/19/16 Entered 01/1</u>9/16 21:09:54 Desc Main Fill in this information to identify your case: Debtor 1 Littleton Uwani First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$19,850.00 1b. Copy line 62, Total personal property, from Schedule A/B \$19,850.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$14,000.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$3,700.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$45.337.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$63,037.00 Your total liabilities

Summarize Your Income and Expenses

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

4. Schedule I: Your Income (Official Form 106I)

5. Schedule J: Your Expenses (Official Form 106J)

\$3.622.38

\$3,022.00

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Par	4: Answer These Questions for Administrative and Statistical Records	15	
6. /	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes.	e court with your other schedules.	
7. \	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individ family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 Your debts are not primarily consumer debts. You have nothing to report on this part of the this form to the court with your other schedules.	U.S.C. § 159.	
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income. Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	e from Official	\$5,231.17
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim	
	From Part 4 on Schedule E/F, copy the following:		
	9a. Domestic support obligations (Copy line 6a.)	\$0.00	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$3,700.00	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6f.)	\$0.00	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00	
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$500.00	

\$4,200.00

9g. Total. Add lines 9a through 9f.

Fill in this	information to identify your case		FIIEN 01/19/16	<u>Entered 01/19/16</u>	21.09.54 Desi	c Main
Debtor 1	Uwani	D.	Littleto	n		
	First Name	Middle I	Name Last Na	ame		
Debtor 2 (Spouse,	if filing) First Name	Middle I	Name Last Na	ame		
United St	ates Bankruptcy Court for the:	Northern	District of Illi	nois tate)		
Case nun (If known)			Ο,			
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rty				12/1
category v esponsib vrite your	ategory, separately list and des where you think it fits best. Be ble for supplying correct infor name and case number (if kn Describe Each Residen	e as complete and mation. If more spown). Answer eve	d accurate as possible. If pace is needed, attach a ery question.	two married people are fil separate sheet to this for	ing together, both are equents. On the top of any add	ually
1. Do you	u own or have any legal or equal No. Go to Part 2	uitable interest in	any residence, building,	land, or similar property?		
	Yes. Where is the property?					
1.1	Street address, if available, or	other description	What is the property? Single-family home Duplex or multi-unit		the amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D:</i> aims Secured by Property.
			Condominium or coo	operative	Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.	
			Who has an interest in Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the de	•	Check if this is co	mmunity property
			•	wish to add about this ite	em, such as local	
If you	own or have more than one, list h	nere:	property identification	number:		
1.2	Street address, if available, or	other description	What is the property? Single-family home Duplex or multi-unit	building	the amount of any secure Creditors Who Have Cla	laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.
			Condominium or coo		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
		<u>_</u> p	Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the de	ebtors and another wish to add about this ite	Check if this is co	mmunity property

Debtor 1	Uwani Case 16-016 First Name	Middle Name	Filed 01/110/16 Entered 01/10/116 Document Page 11 of 75	@12-12-109: <u>54 De</u>	sc Main
	eet address, if available, or of	her description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	the amount of any secu	portion you own? of your ownership simple, tenancy by
,			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, s	(see instructions	ommunity property
		tion you own for a	property identification number: Ill of your entries from Part 1, including any entries for the common state of the common sta	or pages	
Do you o vyou own th	nat someone else drives. If yo ans, trucks, tractors, sport util o	equitable interest i u lease a vehicle, als	n any vehicles, whether they are registered or not? In so report it on Schedule G: Executory Contracts and Unexp rcles		
3.1	Make Model: Year: Approximate mileage: Other information:	Nissan Rogue 2011 75,000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$12000.00
3.2	Make Model: Year: Approximate mileage: Other information:	Toyota Camry 2005 250,000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secu	claims or exemptions. Put used claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$3575.00

instructions)

Debtor 1		Filed 01/119/16 Entered 01/19/14	6@12.109: <u>54 Desc</u>	Main	
0.0	First Name Middle Name	Document Page 12 of 75	D		
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured clai the amount of any secured		
	Year:	Debtor 1 only	Creditors Who Have Clain		
	Approximate mileage:		ordanord vivid riavo ciam	no occurred by 1 reporty.	
		Debtor 2 only		Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured clai	•	
	Model:	one.	the amount of any secured		
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Clain	ns Secured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another	-		
		Check if this is community property (see instructions)			
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured clai	ms or exemptions. Put	
4.1			Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :		
	Model: Year:	one. Debtor 1 only	Creditors Who Have Clain		
	Approximate mileage:		Creditors write riave Claim	ns secured by 1 roperty.	
		Debtor 2 only		Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another	-		
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured clai	•	
	Model:	One.	the amount of any secured		
	Year:	Debtor 1 only	Creditors Who Have Clain		
	Approximate mileage:			ns secured by Froperty.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only		, , ,	
	··· <u> </u>			Current value of the	
	··· <u> </u>	Debtor 1 and Debtor 2 only		Current value of the	
	Other information: If the dollar value of the portion you own for a	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	entire property?	Current value of the	

Debtor 1 Uwani Case 16-01608 DDoc 1
First Name Middle Name Filed 01/1:0/16 Entered 01/1:0/16 (21:09:54 Desc Main Documernian Page 13 of 75

Part 3: Describe Your Personal and Household Items

D	o you own or ha	eve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	6. Household goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
	No		
$\overline{\mathbf{V}}$	Yes. Describe	Misc. Used Furniture and Household Goods	\$300.00
		s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games	·
✓	No		
	Yes. Describe		
·		ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
L	res. Describe		
		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
⊻	No		
	Yes. Describe		
[Z		es, shotguns, ammunition, and related equipment	
	11. Clothes Examples: Everyday (clothes, furs, leather coats, designer wear, shoes, accessories	
$\overline{\mathbf{V}}$	Yes. Describe	Misc. Used Clothing	\$250.00
	12. Jewelry Examples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
H	•	Mica Lland Contuma Javalar	
	Yes. Describe 13. Non-farm animals Examples: Dogs, cats No		\$75.00
	Yes. Describe		
	- 14. Any other person	al and household items you did not already list, including any health aids you did not list	
Ė	Yes. Describe		
_			
		lue of all of your entries from Part 3, including any entries for pages you have attached number here	\$625.00

Debtor 1 Uwani Case 16-01608 DOC 1 Filed 01/110/16 Entered 01/110/16 (221/10) Desc Main
First Name Document Page 14 of 75 **Describe Your Financial Assets**

Do	you own or have a	ny legal or equitable inte	rest in any of the following	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	✓ No	in your wallet, in your home, in a sa	afe deposit box, and on hand when yo	ou file your petition Cash:	
17.			certificates of deposit; shares in cred unts with the same institution, list eac		
	✓ Yes		Institution name:		
		17.1. Checking account:	Chase Bank		\$100.00
		17.2. Checking account:			
		17.3. Savings account:	Chase Bank		\$50.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			. <u> </u>
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:	-		
18.		or publicly traded stocks vestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded sto an LLC, partnership, a	ock and interests in incorporate nd joint venture	ed and unincorporated business	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Uwani Case 16-01608 DOC 1 Filed 01/119/16 Entered 01/119/16 (21/19/16) Desc Main Document Page 15 of 75 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Uwani First Na	Cas	e 10	6-01608	B DDOO Middle Na			01/119/16		<u>Entered</u> @1/419/11.6 Page 16 of 75	(12/12/12/19): <u>54</u>	Desc Main
24.					tion IRA, in , 529A(b), aı			a qualifie	d ABLE prog	ram	n, or under a qualified state	tuition program.	
		No Yes	In	stitutio	on name and	I descriptio	n. Sep	arately file	e the records o	f an	ny interests.11 U.S.C. § 521(c)	:	
25.		ists, ec	-			ests in pro	perty	(other th	an anything I	liste	ed in line 1), and rights or p	owers	
		No Yes. D	Describ	e									
26.	Еха	amples: No		et dom					r intellectual poyalties and lice		perty ing agreements		
27.		mples: No		ng peri	and other mits, exclusi				ssociation hold	ding	gs, liquor licenses, professiona	al licenses	
Mor	ney (or pro	opert	y ow	red to yo	u?							Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax	refund	s owe	d to y	ou								
		al yo	bout th ou alre	em, in ady file	nformation cluding whe ed the return ars	ther	Anticip	ated 2015	5 Tax Refund			Federal: State: Local:	\$1500.00
29.		nily sup mples: F	-	e or lu	ımp sum alin	nony, spou	sal sup	pport, child	d support, main	ntena	ance, divorce settlement, prop		
	✓		ive spe	ecific in	nformation							Alimony: Maintenance: Support: Divorce settlement	
30.	Exar	mples: l S No	Jnpaid Social	wage: Securi		nsurance p			lity benefits, sid	ck p	pay, vacation pay, workers' com	Property settlemen	t .
	Ш	Yes. De	escribe)									

Deb	tor 1	Uwani Case 16 First Name	6-01608	DDoc 1 Middle Name	Filed 01/119/16 Document	Entered @1/41/9/6 Page 17 of 75	b6@abi₀09: <u>54 D</u>	esc Main
31.		rests in insurance mples: Health, disabi						
		No Yes. Name the insura of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.	Exar				I have filed a lawsuit or mode claims, or rights to sue	ade a demand for paymer	ıt	
34.	to so	er contingent and of the claims No Yes. Describe	unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	
35.	✓	financial assets yo No Yes. Describe	u did not alre	ady list				
36.			-			es for pages you have att		\$1650.00
Part	5:	Describe Any B	Business-R	elated Pro	pperty You Own or H	ave an Interest In. Lis	st any real estate in	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	y earned			
39.		ce equipment, furn mples: Business-rela			odems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electroni	ic devices
		No Yes. Describe						

	tor 1 Uwani Case 1	Middle Nar	^{ne} Docum¹ e tnt ^{me}	<u>Entered</u>	esc Main
40.	Machinery, fixtures, eq	uipment, supplies you	u use in business, and tools o	f your trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			1
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				
43 (Customer lists, mailing	lists or other compile			
-10. C		nata, or other complic	auons		
	No No No your lists in	aluda paraanallu idantifi	able information (as defined in 1°	1115 C \$ 101/41 A \\ \\ 2	
	Tes. Do your lists in	cidde personally identilia	able illiottiation (as delilled ill 1	1 0.3.C. § 101(41A))!	
	☐ No				
	Yes. Descr	:ibe			
44.	Any business-related p	property you did not al	ready list		
	✓ No		•		
	Yes. Give specific				
	information				<u> </u>
					
					
		•	Part 5, including any entries f	or pages you have attached	
Part	Describe Any F If you own or have an	Farm- and Comme n interest in farmland, list	rcial Fishing-Related Pr	operty You Own or Have an Interest In	1.
46.	Do you own or have a	ny legal or equitable i	nterest in any farm- or comme	ercial fishing-related property?	
	✓ No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured
	_				claims
4-					or exemptions
47.	Farm animals Examples: Livestock, po	ultrv. farm-raised fish			
		,,			
	✓ No Voc Doscribo				1
	Yes. Describe				

Deb	tor 1	Uwani Case 16 First Name	6-01608	DDOC 1	Filed 01/119/16 Document	Entered 01/ Page 19 of 7	1 .9/16 (2.11)	Desc	<u>Main</u>
48.	Cro	ps-either growing	or harvested		2004	. ugo _ 0	-		
	✓	No							
		Yes. Describe							
49.	Farı	m and fishing equi	pment, imple	ements, machi	inery, fixtures, and tool	s of trade			
	✓	No							
		Yes. Describe							
50.	Farı	m and fishing supp	lies, chemic	als, and feed					
	✓	No							
		Yes. Describe						_	
51.		farm- and comment fram- and comment frame farmer frame			ty you did not already l	ist			
	✓	No							
		Yes. Describe						_	
			-		6, including any entries				
for P	art 6.	Write that number	here				>		
Part	7.	Describe All Pro	onerty You	ı Own or Ha	ive an Interest in T	hat You Did Not I	ist Ahove		
	Do y	ou have other pro	perty of any l	kind you did n					
		mples: Season tickets	s, country club	membership					
		No Yes. Give specific							
		information							
54. A	dd th	e dollar value of all	l of your entr	ries from Part	7. Write that number he	ere		>	
		litar dha Tarala	-						
Part		List the Totals							
55. F	Part 1	: Total real estate,	line 2				>		
56. p	art 2	total vehicles, line	5		<u>\$15575.</u>	00			
57. P	art 3:	: Total personal and	d household	items, line 15	\$625.00				
58. P	art 4:	: Total financial ass	ets, line 36		\$1650.0	0			
59. F	Part 5	i: Total business-re	elated proper	ty, line 45					
60. F	Part 6	: Total farm- and fi	ishing-relate	d property, lin	e 52				
61. F	Part 7	: Total other prope	erty not listed	l, line 54		 -			
62. 1	Γotal	personal property.	Add lines 56 t	through 61					± \$17850 00
	,			-	\$17850.		Copy personal property to	tal ▶	+ \$17850.00
									\$17850.00
63. T	otal c	of all property on S	chedule A/B.	. Add line 55 +	line 62				

Fill in	n this informa	Case 16-01608 tion to identify your case:	Doc 1 Filed 01/	19/16 Entered 01/1	9/16 21:09:54	Desc Main
Deb	tor 1	Uwani First Name	D. Middle Name	Littleton Last Name		
	tor 2 buse, if filing)	First Name	Middle Name	Last Name		
Unite	ed States Ba	nkruptcy Court for the:	Northern E	District of Illinois		
	e number nown)			(State)		
Off	ficial F	orm 106C			1	Check if this is a amended filing
Sc	hedule	C: The Prop	erty You Claim	as Exempt		12/1
s to exer ece exer orop	state a sympted up vive certain mption of perty is de light. It identifies You are You are	pecific dollar amount to the amount of an n benefits, and tax-100% of fair market etermined to exceed ty the Property You of exemptions are you cle claiming state and federal e claiming federal exemptions	t as exempt. Alternative y applicable statutory exempt retirement function value under a law that that amount, your executaring? Check one only, even nonbankruptcy exemptions. 11 u.s.c. § 522(b)(2)	vely, you may claim the full limit. Some exemptions-ds—may be unlimited in the limits the exemption to emption would be limited on if your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar a to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
	Brief description of the property and line			Amount of the exemption yo	ou claim Spec	cific laws that allow exemption
	on Schedu	le A/B that lists this prop	erty the portion you own Copy the value from Schedule A/B	Check only one box for each ex	emption.	
	Brief	Toursto Commun.	\$3,575.00			735 ILCS 5/12-1001(c)
	description: Line from Schedule A	Toyota, Camry B: 03	Ψ0,070.00	\$1,575.00 100% of fair market value, u applicable statutory limit		
	Brief	Chase Bonk	\$100.00			735 ILCS 5/12-1001(b)
	description: Line from Schedule A	Chase Bank B:17	ψ100.00	\$100.00 100% of fair market value, u applicable statutory limit		
3.	(Subject to a	adjustment on 4/01/16 and e		5? es filed on or after the date of adjus n 1,215 days before you filed this c	,	

No Yes

Debtor 1 Uwani Case 16-01608 □Doc 1 Filed 01/149/16 Entered 01/149/16 (21/49/166) (21/49/

2: Addition	nal Page				
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own Check only one box for each exer Copy the value from Schedule A/B		·	
Brief description: Line from Schedule A/B:	Chase Bank	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Brief description: Line from Schedule A/B:	Misc. Used Clothing	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)	
Brief description: Line from Schedule A/B:	Misc. Used Furniture and Household Goods	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Brief description: Line from Schedule A/B:	Misc. Used Costume Jewelry 12	\$75.00	\$75.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Brief description: Line from Schedule A/B:	Anticipated 2015 Tax Refund	\$1,500.00	\$1,500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Brief description: Line from Schedule A/B:	Anticipated 2015 Tax Refund (add'l child tax credit)	\$2,000.00	\$2,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1)	

	Case 16-01608	Doc 1	Filed 01/19/16	Entered 01/19	9/16 21:09:54	Desc Main	
Fill in this inform	ation to identify your case:			J			
Debtor 1	Uwani	D.	Littleto	n			
	First Name	Mid	dle Name Last N				
Debtor 2 (Spouse, if filing)	First Name	Mid	dia Nama I aat N	<u></u>			
(Opodase, ii iiiiiig	First Name	IVIIG	dle Name Last N	ame			
United States Ba	ankruptcy Court for the: No	orthern	District of III	inois State)			
Case number (If known)			(6				
Official F	Form 106D						neck if this is a nended filing
	le D: Creditor	's WI	no Have Clair	ns Secure	d by Prone		· ·
							12/1
-	ete and accurate as po mation. If more space				-		
	top of any additional			• .		es, and attach it t	.o tilis
	editors have claims secured		•	acc named (n m			
	neck this box and submit this fo		• •	s. Vou have nothing else	to report on this form		
	ill in all of the information below		court with your other scriculate	s. Tou have nothing cise	to report on this form.		
	All Secured Claims		1.1. 8.4			0.1	0.1.0
	ured claims. If a creditor has re re than one creditor has a par		The state of the s			Column B	Column C
	t the claims in alphabetical or		-	2. 7.6 maon as	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
					value of collateral.	claim	If any
	NE AUTO FINAN				\$12,000.00	\$12,000.00	\$0.00
Creditor's Na		Describe	e the property that secures	the claim:			
3901 DALI Number	_AS PKWY Street		Rogue Value: \$12,000.00				
	222.		e date you file, the claim is:	Check all that apply.			
DI ANO	Toyen 75002	Con	tingent				
PLANO Citv	Texas 75093 State ZIP Code	Unli	quidated				
Who owes	the debt? Check one.	Disp	uted				
✓ Debtor	1 only	Nature o	of lien. Check all that apply.				
Debtor	2 only	✓ An a	greement you made (such as	mortgage or secured			
Debtor	1 and Debtor 2 only	car l	oan)				
	one of the debtors and	State	utory lien (such as tax lien, me	echanic's lien)			
anothe			ment lien from a lawsuit				
	if this claim relates to a unity debt	Othe	r (including a right to offset)		-		
	was incurred <u>2/1/2013</u>	Last 4 d	igits of account number	1001	<u> </u>		
2.2 Midwest Tit	le Loans				\$2,000.00	\$3,575.00	\$0.00
Creditor's Na		Describe	e the property that secures	the claim:	Ψ2,000.00	ψο,οτο.σσ	
12047 Wes		Toyota, C	Camry Value: \$3,575.00		7		
Number	Street	As of the	e date you file, the claim is:	Check all that apply.	_		
		Con	tingent				
Cicero City	Illinois 60406 State ZIP Code	Unli	quidated				
•	the debt? Check one.	Disp	uted				
✓ Debtor	1 only	Nature o	of lien. Check all that apply.				
Debtor	2 only	☐ An a	greement you made (such as	mortgage or secured			
	1 and Debtor 2 only		oan)	0 0			
At least	one of the debtors and	☐ State	utory lien (such as tax lien, me	echanic's lien)			
anothe		U Judg	ment lien from a lawsuit				
	if this claim relates to a	Othe	r (including a right to offset) _		-		
	unity debt was incurred	Last 4 d	igits of account number		_		
			in Column A on this page.	Write that number	\$14.000.00		

here:

	Case 16-01608		ed 01/19/16	Entered (<u>11/1</u> 9/16 2	1:09:54	Desc	Main	
Fill in this inform	ation to identify your case	:		J					
Debtor 1	Uwani	D.	Littleto	n					
	First Name	Middle Name	Last N	ame					
Debtor 2					_				
(Spouse, if filing	First Name	Middle Name	Last N	ame					
United States Ba	ankruptcy Court for the:	Northern	District of Illi	nois state)	_				
Case number (If known)			(0	naic)	_				
, ,	orm 106E/F						Chec	ck if this is an	amended filing
Schedu	le E/F: Cre	ditors Who	Have U	nsecure	ed Clai	ms			12/1
1. Do any cru No. G Yes. 2. List all of y	All of Your PRIORIT editors have priority uns o to Part 2. your priority unsecured at type of claim it is. If a cla	secured claims against	t you?						
possible, lis	st the claims in alphabetication one than one creditor hold	al order according to the	creditor's name. If y	ou have more tha					
(For an exp	olanation of each type of c	laim, see the instructions	s for this form in the i	nstruction bookle	t.)				
							Total claim	Priority amount	Nonpriority amount
2.1 Internal Rev	venue Service		- Last 4 digits of a	count number			\$3,700.00	\$3,700.00	\$0.00
Priority Cre P.O. Box 73	ditor's Name 46		When was the de		n/a				
Number	Street		As of the date you	u file. the claim i	is: Check all tha	t apply.			
Debtor Debtor Debtor At least Check Is the clair	State red the debt? Check one 1 only	Zip Code e. nother	Taxes and cert Claims for dea intoxicated	' unsecured cla port obligations ain other debts yo th or personal inj	ou owe the gove ury while you we				
✓ No ☐ Yes									

Filed 01/11/9/16 Entered 01/11/9/116 221:09:54 Desc Main Uwani Case 16-01608 DDoc 1 Debtor 1 Document Page 24 of 75 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 - Right Choice Realty \$3,700.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 18227 Harwood Ave. n/a Number As of the date you file, the claim is: Check all that apply. Contingent Homewood Illinois 60430 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? No No Yes 4.2 AMERICAN FINANCIAL CRE \$188.00 Last 4 digits of account number 8813 Nonpriority Creditor's Name 10333 N. Meridian St. When was the debt incurred? 7/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent 46290 Indianapolis Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No ☐ Yes 4.3 AMERICAN FINANCIAL CRE \$134.00 Last 4 digits of account number 8161 Nonpriority Creditor's Name 5/1/2010 10333 N. Meridian St. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Indianapolis Indiana 46290 Unliquidated Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset?

✓ No Yes Debtor 1 Uwani Case 16-01608 DOC 1 Filed 01/110/16 Entered 01/110/16 (21:09:54 Desc Main First Name Middle Name Document Page 25 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	AMERICAN FINANCIAL CRE	— Last 4 digits of account number 1059	\$25.00
	Nonpriority Creditor's Name 10333 N. Meridian St.	When was the debt incurred? 11/1/2010	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	In Face of the Access to the A	Contingent	
	Indianapolis Indiana 46290 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No No		
	Yes		
4.5	BANK OF AMERICA		\$2,000.00
7.0	Nonpriority Creditor's Name	— Last 4 digits of account number	φ2,000.00
	POB 17054	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WILMINGTON Delaware 19884	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u></u>	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	=	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify	
	Is the claim subject to offset?	Outer. Opecary	
	✓ No		
	☐ Yes		
4.6	Capital One Nonpriority Creditor's Name	— Last 4 digits of account number5043	\$2,643.00
	Po Box 30281	When was the debt incurred? 4/1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Salt Lake City Utah 84130	— Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Voc		

Debtor 1 Uwani Case 16-01608 DOC 1 Filed 01/10/16 Entered 01/10/16 @1/10/16 @1/10/16 Desc Main
First Name Docume Time Page 26 of 75

Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5. followed by 4.6. and so forth.	Total claim
4.7	0" (0.1 (0")		\$250.00
<u> </u>	Nonpriority Creditor's Name	Last 4 digits of account number	ψ250.00
	Municollofam 3348 Ridge Rd	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lansing Illinois 60438	— Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	=		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts✓ Other. Specify	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.8	City of Chicago Heights Nonpriority Creditor's Name	— Last 4 digits of account number	\$500.00
	39773 Treasury Center	When was the debt incurred? n/a	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60694	Contingent	
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	☐ Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.9	City of Chicago Heights Water Billing Dept.	— Last 4 digits of account number	\$3,800.00
	Nonpriority Creditor's Name	<u></u>	
	1601 Chicago Rd.	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Heights Illinois 60411	— Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Ë	
	Debtor 1 and Debtor 2 only	Student loans Obligations origins out of a constraint agreement or diverse that	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	City of Chicago Parking Nonpriority Creditor's Name	— Last 4 digits of account number	\$30.00
	121 N. LaSalle St # 107A	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60602	Contingent	
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No Yes		
4.11	Comcast	Lock & divide of account number	\$400.00
	Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred? n/a	
	11621 E. Marginal Way # 5 Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Seattle Washington 98168	Contingent Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.12	CREDIT ONE BANK NA	Last 4 digits of account number	\$900.00
	Nonpriority Creditor's Name PO BOX 98875	When was the debt incurred? 6/1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	LAS VEGAS Nevada 89193 City State Zip Code	— 🔲 Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	☑ No		
	Yes		

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First Name Document Page 28 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
	FIRST PREMIER BANK	— Last 4 digits of account number	\$547.00
	Nonpriority Creditor's Name 601 S MINNESOTA AVE	When was the debt incurred? 4/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	SIOUX FALLS South Dakota 57104 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only	 ─ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans 	
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.14	Yes FIRST PREMIER BANK		\$496.00
	Nonpriority Creditor's Name 601 S MINNESOTA AVE	Last 4 digits of account number When was the debt incurred? 8/1/2013	<u> </u>
	Number Street	As of the date you file, the claim is: Check all that apply.	
	SIOUX FALLS South Dakota 57104 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Other. Specify	
4.15	Illinois Department of Employment Security Nonpriority Creditor's Name	— Last 4 digits of account number	\$4,810.00
	PO Box 19286 Number Street	When was the debt incurred?	
	Springfield Illinois 62794 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset?	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	✓ No Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.16	Illinois Tollway	— Last 4 digits of account number	\$20,000.00
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove Illinois 60515	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	V No		
	Yes		
4.17	MATTHEW THOM Nonpriority Creditor's Name	Last 4 digits of account number 6108	\$787.00
	3168 S Ashland Ave	When was the debt incurred? 4/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60608	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.18	MATTHEW THOM	— Last 4 digits of account number 6107	\$763.00
	Nonpriority Creditor's Name 3168 S Ashland Ave	When was the debt incurred? 4/1/2013	
	Number Street	As of the date way file the alains in Charles II that and	
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60608	Contingent	
	City State Zip Code	— ☐ Unliquidated ☐ Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u> </u>	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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First Name Middle Name Document Page 30 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.19 MCSI INC Last 4 digits of account number 1984 \$250.00

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	When was the debt incurred? 1/1/2011	\$250.00		
PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify			
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 8675 When was the debt incurred? 7/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$150.00		
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463	Last 4 digits of account number 5435 When was the debt incurred? 1/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$150.00		
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify			

After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
 MCSI INC Nonpriority Creditor's Name PO BOX 327	— Last 4 digits of account number1393 When was the debt incurred? 10/1/2015	\$150.00
Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
 MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 2476 When was the debt incurred? 2/1/2015 As of the date you file, the claim is: Check all that apply.	\$150.00
PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 	
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 2667 When was the debt incurred? 2/1/2015 As of the date you file, the claim is: Check all that apply. Contingent	\$150.00
PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	 Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify 	

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First Name DOCUMENT Page 32 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Uwani Case 16-01608 DDoc 1
First Name Middle Name

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim							
	MIDWEST RECOVERY SYSTE		\$430.00					
1.20	Nonpriority Creditor's Name	— Last 4 digits of account number0564	Ψ-30.00					
	12 WESTBURY DR STE D	When was the debt incurred? 11/1/2015						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	SAINT CHARLES Montana 63301	— Unliquidated						
	City State Zip Code	_ _ _ ·						
	Who incurred the debt? Check one.	☐ Disputed Type of NONPRIORITY unsecured claim:						
	Debtor 1 only							
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that						
	At least one of the debtors and another	you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	✓ Other. Specify						
	<u>✓</u> No							
	Yes							
4.26	Nicor Gas	— Last 4 digits of account number	\$400.00					
	Nonpriority Creditor's Name							
	90 N. Finley Road Number Street	When was the debt incurred?n/a						
	Number Succession	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Glen Ellyn Illinois 60137 City State Zip Code	— Unliquidated						
	Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only							
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	Other. Specify						
	No							
[]	L Yes							
4.27	PORTFOLIO RECOVERY ASS Nonpriority Creditor's Name	— Last 4 digits of account number 8373	\$584.00					
	120 CORPORATE BLVD STE 1	When was the debt incurred? 6/1/2012						
	Number Street	As of the date vary file the claim in Charle all that apply						
		As of the date you file, the claim is: Check all that apply.						
	NORFOLK Virginia 23502	Contingent						
	City State Zip Code	— Unliquidated						
	Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that						
	At least one of the debtors and another	you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	✓ Other. Specify						
	✓ No							
	Yes							

Debtor 1 Uwani Case 16-01608 DDoc 1
First Name Middle Name Filed 01/40/16 Entered 01/10/16 221:09:54 Desc Main Document Page 33 of 75 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim**

1CF Bank Nonpriority Creditor's Name	Last 4 digits of account number \$700.00 When was the debt incurred?n/a						
919 Estes Court							
Number Street	As of the date you file, the claim is: Check all that apply.						
Schaumburg Illinois 60193 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify						
Village of Riverdale Nonpriority Creditor's Name 157 W 144th St Number Street	Last 4 digits of account number \$250.00 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.						
Riverdale Illinois 60827 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify						
Yes							

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Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$3,700.00 6b. Taxes and certain other debts you owe the 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$3,700.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims \$500.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$44,837.00 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here. \$45,337.00 6j. Total. Add lines 6f through 6i. 6j.

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Debtor 1		vani rst Name	D. Middl	le Name	Littleto Last N							
Debtor 2 (Spouse	, if filing) Fir	rst Name		le Name	Last N	lame						
United S	States Bankr	ruptcy Court for the:	Northern		_ District of III	linois State)						
Case nu (If known					(-							
Offic	ial Fo	rm 106G						_				neck if this is an nended filing
Sche	edule	G: Execut	ory Con	tracts	and Un	ехрі	red Le	eases				12/1
space is case nun	needed, conber (if known wou have No. Check the	any executory	contracts or	unexpired with your other	ntries, and at d leases? er schedules. Y	tach it to	this page.	On the top of	of any addition	ional pages		
2. List	separately	l of the information be each person or corell phone). See the	mpany with who	m you have	the contract o	or lease. 1	Then state	what each co	ontract or le	ase is for (, rent,
	Person or o	company with who	m you have the	contract or le	ease			State what	the contrac	t or lease i	is for	
Na	Right Choice ame 3227 Harwoo	,				_		Residential L Other, Month-to-mo	,	ial lease		
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Fill	in this inform	Case 16-01608 ation to identify your case		1/19/16 Entered	01/19/16 21:09:54	Desc Main
De	btor 1	Uwani	D.	Littleton		
		First Name	Middle Name	Last Name		
	btor 2 ouse, if filing	First Name	Middle Name	Last Name	—	
Un	ited States B	ankruptcy Court for the:	Northern	District of Illinois		
	se number			(State)	_	
(Check if this is an amended filing
\bigcirc	fficial F	Form 106H				amended illing
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<u> </u>	neaui	e H: Your Co	aeptors			12/1
evei	Do you hav			n the top of any Additional I		ase number (if known). Answer
2.	Louisiana, No. G	levada, New Mexico, Pue o to line 3. iid your spouse, former sp	ived in a community proper erto Rico, Texas, Washington, couse, or legal equivalent live v	and Wisconsin.)	unity property states and territor	ries include Arizona, California, Idaho,
		lo 'es. In which community s	tate or territory did you live?	Fil	I in the name and current addre	ss of that person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
3.	as a codeb	tor only if that person i	s a guarantor or cosigner. I	lake sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in	this information to identify	your case:			9/16 21:	:09:54	Desc Ma	in	
Debtor	· 1 Uwani	D.	Littleton	ge 37 or	73				
D ODIO!	First Name	Middle Name	Last Name		-	Oh : : : # # : :			
Debtor					_	Check if this	nded filing		
(Spous	e, if filing) First Name	Middle Name	Last Name			=	ŭ	noot no	utition abontor 1
	States Bankruptcy Court for the:	Northern	District of Illinois (State)		-		es as of the follo		etition chapter 13 ate:
Case n (If know	number /n)					MM / DI	D / YYYY		
Offic	cial Form 106I								
Sch	edule I: Your Inc	ome							12/15
nform ages	le information about you nation about your spouse, write your name and ca	e. If more space is neede se number (if known). A	ed, attach a s	eparate s					
	Fill in your employment information.		Debtor 1			Debtor 2			
		Employment status	✓ Employed			Employ	ved		
	If you have more than one job,		Not Employ	ed			nployed		
	attach a separate page with	Occupation	CSR			_	. ,		
	information about additional employers.	•	NiSource/NIPS	<u> </u>					
	Include part time, seasonal,	Employer's name							
	or self-employed work.	Employer's address	801 E 86th Ave. Number Street			Number Stre	et		
	Occupation may include								
	student or homemaker, if it applies.				40440				
	,		Merrillville City	Indiana State	46410 Zip Code	City	Stat	ie Z	Zip Code
		How long employed there?	3 years						
Part	2: Give Details About I	Monthly Income							
Estim	nate monthly income as of the	date you file this form. If you ha	ave nothing to rep	ort for any line	e, write \$0 in the s	pace. Includ	e your non-filing	j spous	e unless you
	eparated.				• 4	a e			
	or your non-filing spouse have mo arate sheet to this form.	re than one employer, combine the	ne information for a	all employers	for that person on	the lines bel	ow. If you need	more s	pace, attach
·					Debtor 1	For Debte			
	List monthly gross wages, salar deductions.) If not paid monthly, ca				\$4,519.56				
3.	Estimate and list monthly overt	ime pay.	3		+ \$0.00			-	
4. (Calculate gross income. Add lin	e 2 + line 3.	4		\$4,519.56				

Documentame Page 38 of 75 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4. \$4,519.56 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a \$1,107.17 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. 5g. Union dues \$69.36 5h. Other deductions. Specify: 5h. -\$160.66 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,337.18 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,182.38 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation \$0.00 8d. 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$0.00 Specify: 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. \$440.00 Income from all other sources (child support payments) 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$440.00 \$3,622.38 10. Calculate monthly income. Add line 7 + line 9. 10. \$3,622.38 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Voluntary Household Contributions 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$3,622.38 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No Yes. Explain:

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Debtor 1 Uwani Case 16-01608 D. Doc 1

Debtor 1 Uwani Case 16-01608 D. Doc 1 Filed 01/19/16 Entered 01/19/16 21:09:54 Desc Main

First Name Middle Name Docurrentame Page 39 of 75
For Debtor 1 For Debtor 2 or non-filling spouse

5h. Other payroll deductions. Specify:

1. Indiana Lake Withholding \$21.15
2. Indiana Withholding \$139.51

	Case 16-0160	<u> 8 Doc 1 Filed 0</u>	<u> 1/19/16 Entered 01</u>	/19/16 21 09 54	Desc Main	
Fill in this info	rmation to identify your cas			0710 21.00.01	Dood Main	
Debtor 1	Uwani	D.	Littleton			
Dobtor 1	First Name	Middle Name	Last Name			
Debtor 2				Check if this is:		
(Spouse, if filing	ng) First Name	Middle Name	Last Name	An amended filir	ng	
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		howing post-petition c the following date:	hapter 13
Case number (If known)						
(II KIIOWII)				MM / DD / YYY	Y	
Official	Form 106J					
	ıle J: Your Ex	nansas				12/1
		•				12/1
			e filing together, both are equal form. On the top of any addition			_
	swer every question.	attach another sheet to this i	form. On the top of any addition	nai pages, write your nam	e and case number	
	scribe Your Househ	old				
1. Is this a jo						
	so to line 2					
_						
Yes. I	Does Debtor 2 live in a se	eparate household?				
	No					
	Yes. Debtor 2 must file	Official Forms 106J-2, Expens	ses for Separate Household of De	btor 2.		
2. Do vou ha	ve dependents?		<u>, </u>			
-	· <u>=</u>	es. Fill out this information for	Dependentle relationship t	e Demandantia	Dago danondo	m4 lisea
Debtor 2.		ach dependent	Dependent's relationship t Debtor 1 or Debtor 2	o Dependent's age	Does depender with you?	nt live
			Child	10 years	☐ No.	
					✓ Yes.	
			Child	17 years	No.	
					✓ Yes.	
•	cpenses include	-				
expenses than	of people other	0				
yourself a	nd your \square \curlyvee	es				
dependen	ts?					
Dort Or Eat	imata Vaur Ongaing	Monthly Expanded				
	imate Your Ongoing					
•	of a date after the bankr		ou are using this form as a supplemental Schedule J, check the	•	•	
		ash government assistance on Schedule I: Your Income			Your	expenses
			clude first mortgage payments and	1		\$925.00
	or the ground or lot. 4.	Siloso for your residence. III	siado mot mongago paymonto and	•	4.	φ923.00
If not inc	cluded in line 4:					
4a. Real	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, or rente	r's insurance			4b.	\$0.00
•	maintenance, repair, and u				_	
10. 1 101110	norial 100, ropali, and u	F.100P 01P011000			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

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Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$350.00 6a. 6b. Water, sewer, garbage collection \$60.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$70.00 6c. 6d. Other. Specify: Cable/Internet \$70.00 6d 7. Food and housekeeping supplies \$650.00 7. 8. Childcare and children's education costs \$300.00 8. 9. Clothing, laundry, and dry cleaning \$97.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$50.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$250.00 Do not include car payments 12. 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$100.00 15c 15d. Other insurance. Specify: __ \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 \$0.00 17b 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. 20b \$0.00 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Uwani Case 16-01608 DOC 1 Filed 01/119616 Entered 01/119616 (221-36)9:54	Desc Main	
	First Name		
21. Othe i	Specify:	21 _	\$0.00
22. Calc	late your monthly expenses.		\$3,022.00
22a. /	dd lines 4 through 21.		\$0.00
22b. (opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$3,022.00
22c. A	dd line 22a and 22b. The result is your monthly expenses.	22.	
23.Calcu	ate your monthly net income.		
23a. (opy line 12 (your combined monthly income) from Schedule I.	23a	\$3,622.38
23b. (opy your monthly expenses from line 22 above.	23b	\$3,022.00
	ubtract your monthly expenses from your monthly income.		\$600.38
	The result is your monthly net income.	23c	
24. Do y	u expect an increase or decrease in your expenses within the year after you file this form?		
	xample, do you expect to finish paying for your car loan within the year or do you expect your gage payment to increase or decrease because of a modification to the terms of your mortgage?		
✓	io		
	es es		
	Explain here:		

		Case 16-0160	8 Doc 1 Filed 0	1/10/16 Ente	red 01/10/16 21·00·5/	Desc Main
Filli	in this inforn				3/10 21.03.34	Desc Main
Deb	otor 1	Uwani	D.	Littleton		
		First Name	Middle Name	Last Name		
		First Name	Middle Name	Last Name		
Unit	ted States B	sankruptcy Court for the:	Northern	District of Illinois		
Car	o numbor			(State)		
Of	ficial I	Form 106De	<u>C</u>			Check if this is an amended filing
De	First Name Middle Name Last Name Sobtor 2 Souse, if filing) First Name Middle Name Last Name Sited States Bankruptcy Court for the: Northern District of Illinois (State) Sites number known) Check if this is an					
lf two	o married p	people are filing togethe	er, both are equally responsi	ble for supplying corr	ect information.	
prop 1519	erty by frau , and 3571.	ud in connection with a				
	Did you pa	ay or agree to pay some	eone who is NOT an attorney	to help you fill out ba	nkruptcy forms?	
	✓ No					
	Yes. 1	Name of person			•	ation, and
			e that I have read the summa	ry and schedules filed	d with this declaration and	
×	/s/ Uwani	Littleton		×		
	Signature of	of Debtor 1		Sign	ature of Debtor 2	
	Date 1/20/	2016		Date	•	
	MM/	/DD/YYYY			MM/DD/YYYY	

Fill in	this inform	Case 16-01608 ation to identify your case:	Doc 1	Filed 01/19/16	Entered 01/	19/16 21:09:54	Desc Main
Debt		Uwani	D.	Littleton			
Debt	or 2	First Name	Middle N	Name Last Nar	ne		
(Spo	use, if filing	First Name	Middle N	Name Last Nar	me		
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illing			
Case (If kn	e number own)				<u> </u>		
Off	icial F	Form 107				_	Check if this is an amended filing
			al Affairs	for Individua	ls Filing 1	or Bankrupt	:CV 12/1
Be as	complete	and accurate as possibl	e. If two married	people are filing together	r, both are equally	responsible for supply	ring correct information. If more
		•				name and case number	er (if known). Answer every question
Part	1: Give	Details About Your I	Marital Status	and Where You Live	ed Before		
1.	What is	your current marital stat	us?				
	Mar ✓ Not	ried married					
2.	During tl	ne last 3 years, have you	lived anywhere o	other than where you live	now?		
	✓ No Yes.	List all of the places you liv	ed in the last 3 yea	ars. Do not include where yo	ou live now.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as D	ebtor 1	Same as Debtor 1
	Num	ber Street		- From	Number Stree		From
		3 0. 3 . 3 .		To			To
	City	State	Zip Code	-	City	State Zip C	odo.
	City	State	Zip Code		Same as D		Same as Debtor 1
	Num	ber Street		From	Number Stree	<u> </u>	From
				To			To
	City	State	Zip Code	-	City	State Zip C	Code
3. \	Within the	last 8 years, did you ove	r live with a spou	use or legal equivalent in	a community pro	party state or territory?	(Community property states and
		•	-	Nevada, New Mexico, Puerl		-	
[✓ No						
L	Yes. M	ake sure you fill out Sched	ıle H: Your Codeb	tors (Official Form 106H).			

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	First Name Middle N	ame Documente	Page 45 of 75				
Part	Explain the Sources of Your Inc	come					
	Did you have any income from employmen Fill in the total amount of income you received factivities. If you are filing a joint case and you have the No Yes. Fill in the details.	from all jobs and all businesses	, including part-time				
		Debtor 1		Debtor 2			
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business			
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips Operating a business	\$57500.00	Wages, commissions, bonuses, tips Operating a business			
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$52802.00	Wages, commissions, bonuses, tips Operating a business			
lı b	bid you receive any other income during thin clude income regardless of whether that income enefit payments; pensions; rental income; internd you have income that you received together, ist each source and the gross income from each of the year. No Yes. Fill in the details.	ne is taxable. Examples of other test; dividends; money collected , list it only once under Debtor 1.	income are alimony; child s from lawsuits; royalties; and	d gambling and lottery winnings.			
		Debtor 1		Debtor 2			
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:						
	For last calendar year: (January 1 to December 31, 2015) YYYY	Est.	\$2880.00				
		Est.	2880.00				

For last calendar year: (January 1 to December 31, Filed 01/1:0/16 Entered 01/10/16 (21:09:54 Desc Main Document Page 46 of 75

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eit	ther Debtor 1's c	or Debtor 2's	debts primarily con	sumer debts?								
✓ No			tor 2 has primarily of sehold purpose."	consumer debts. Cons	sumer debts are defined in	11 U.S.C. § 101(8) as "incurre	ed by an individual primarily					
	During the 90	days before yo	ou filed for bankruptcy	, did you pay any credito	or a total of \$6,225* or more	?						
	✓ No. Go to	line 7.										
	tota	al amount you	paid that creditor. Do	not include payments f	more in one or more paym or domestic support obligat attorney for this bankruptc	ions, such as						
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.											
Ye	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.											
	During the 90	days before yo	ou filed for bankruptcy	, did you pay any credito	or a total of \$600 or more?							
	_	,	2.	, , , , , , , , , , , , , , , , , , , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							
	 ✓ No. Go to line 7. ✓ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. 											
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for					
(Creditor's Name						Mortgage					
-	Number Street						Car Credit card					
-	variber etreet						Loan repayment					
-							Suppliers or					
(City	State	Zip Code				vendors Other					
-	One Preside Manage				_		Mortgage					
(Creditor's Name						Car					
1	Number Street						Credit card					
=							Loan repayment					
(City	State	Zip Code				Suppliers or vendors					
							Other					
(Creditor's Name				_		Mortgage					
_	Number Street						Crodit card					
ŗ	Number Street						Credit card Loan repayment					
_							Suppliers or					
C	City	State	Zip Code				vendors					
							Other					

Uwani Case 16-01608 DDoc 1 Filed 01/11/9/16 Entered 01/11/9/11/6 @21/09:54 Desc Main Debtor 1 Document Page 47 of 75 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

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First Name Middle Name Filed 01/119/16 Entered 01/119/16 (21:09:54 Desc Main Document Page 48 of 75

4: Identify Leg	al Actions, Re	oossessions,	and Foreclosure	es			
			a party in any laws claims actions, divorce				stody modifications, and con
No Yes. Fill in the de	ataile						
res. I ill ill the de	stalis.	Natur	e of the case	Court or	agency		Status of the case
Case title							Pending
Case number				Court Nar			On appeal Concluded
				Number S	Street		
Case title				City	State	Zip Code	
				Court Nar	me		Pending On appeal
Case number				Number S	Street		Concluded
-				City	State	Zip Code	_
✓ Yes. Fill in the i	information below.		Describe the pro			Date	Value of the property
CAPITAL ONE Creditor's Nan	E AUTO FINANCE		2011 Nissan Rog —	ue		12/30/20	\$0
3901 DALLAS			Explain what ha	ppened			
Number Stre	eet		Dranasti	rononcessed			
PLANO City	Texas State	75093 Zip Code	Property was	repossessed.			
			Property was	garnished. attached, seized	l or levied		
			Describe the pro		, 5. 101104.	Date	Value of the property
One Product			_				
Creditor's Nan	ile		Explain what ha	ppened			
Number Stre	eet						
City	State	Zip Code	Property was Property was	repossessed.			
City	Sidle	Zip Code	Property was	garnished.			
			Property was	attached, seized	l, or levied.		

Deb	tor 1	Uwani Case 16-01608 DDoc 1 File (First Name Middle Name Do	<u>d 01/119/116 Entered 01/119/116/21</u> :09: cument Page 49 of 75	54 Desc	<u>Main</u>
11.	acco	nin 90 days before you filed for bankruptcy, did any obunts or refuse to make a payment because you owe	creditor, including a bank or financial institution, set of d a debt?	f any amounts fi	rom your
	Ħ	Yes. Fill in the details.			
			Describe the property	Date	Value of the property
		Creditor's Name			
		Cieuloi 3 Ivanie			
		Number Street			
		City State Zip Code	Last 4 digits of account number: XXXX-		
12.		in 1 year before you filed for bankruptcy, was any of ver, a custodian, or another official?	your property in the possession of an assignee for the	e benefit of cred	itors, a court-appointed
	✓	No Yes			
Part	5: I	List Certain Gifts and Contributions			
13.	Wit	hin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per p	person?	
	✓	No			
	Ш	Yes. Fill in the details for each gift.	- 11 11 16		
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		Number Street			
		City State Zip Code			
		Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		Jocument Page 50 of 75		
4. Wit		ou give any gifts or contributions with a total value of mor	re than \$600 to ar	ny charity?
	No			
뇓	No			
ш	Yes. Fill in the details for each gift or contribution.	D 11 11 16	- ·	
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	per person		gave the girts	
		_		
	Charity's Name			
	-	_		
		_		
	Number Street			
	0.7	_		
	City State Zip Code			
rt 6:	List Certain Losses			
. Wit	hin 1 year before you filed for bankruptcy or since	you filed for bankruptcy, did you lose anything because	of theft, fire, other	r disaster, or
gan	nbling?			
	Ne			
씀	No			
ш	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property los
	how the loss occurred	Include the amount that insurance has paid. List pending	loss	
		insurance claims on line 33 of Schedule A/B: Property.		
6. Wit	king bankruptcy or preparing a bankruptcy petitio	or anyone else acting on your behalf pay or transfer any on? dit counseling agencies for services required in your bankrupto		ne you consulted abo
6. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio	n?		ne you consulted abou
i. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitioude any attorneys, bankruptcy petition preparers, or cre	n?		ne you consulted abou
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitioude any attorneys, bankruptcy petition preparers, or cre	n?		
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitioude any attorneys, bankruptcy petition preparers, or cre	n? edit counseling agencies for services required in your bankrupto	Date payment or transfer	
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details.	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio ude any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda	n? edit counseling agencies for services required in your bankrupto	Date payment or transfer	
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details.	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio ude any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or crest No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cre No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cree No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or crest No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cree No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cree No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cree No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cree No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cree No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wit see	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cree No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment
5. Wit	hin 1 year before you filed for bankruptcy, did you king bankruptcy or preparing a bankruptcy petitio de any attorneys, bankruptcy petition preparers, or cree No Yes. Fill in the details. Likavec 27224-64, Brenda Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	edit counseling agencies for services required in your bankrupto Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Deb	tor 1	Uwani Case 16-01608 First Name	DDoc 1 Filed Middle Name Do		Entered @1/41/9 Page 51 of 75	/16	54 Desc	Main	
17.	you	nin 1 year before you filed for badeal with your creditors or to man ot include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay o	r transfer any p	roperty to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	I value of any property	ransferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	Inclu trans	in 2 years before you filed for be nary course of your business or de both outright transfers and tran- ifers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as security					-	
				Description and property transfe			property or paym bts paid in exch		Date transfer was made
		Person Who Was Paid							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Was Paid							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for se are often called asset-protection		ransfer any prop	erty to a self-settled tru	st or similar de	vice of which yo	u are a l	peneficiary?
	V	No							
	Ш	Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer was made
		Name of trust							
				<u> </u>					

Debtor 1 Uwani Case 16-01608 DOC 1 Filed 01/160/16 Entered 01/160/16 @21/09:54 Desc Main

First Name Document Page 52 of 75 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.										
		No Yes. Fill in the detail	S.								
	TCE Rank				Last / numb	4 digits of accour per	t Type o instrur	f account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
		TCF Bank Person Who Was P	aid		xxxx	-		ecking vings	11/1/2015	\$-700.00	
		919 Estes Court					=	•			
		Number Street						ney market			
		Schaumburg	Illinois	60193				okerage			
		City	State	Zip Code							
		Person Who Was P	aid		XXXX	-	Ch	ecking			
							☐ Sa	vings			
		Number Street					Mc Mc	ney market			
							☐ Bro	okerage			
		City	State	Zip Code			Otł	ner			
	valua	ables? No Yes. Fill in the detail		·		had access to it		Describe the cont		Do you still have it?	
										nave it:	
		Name of Financial I	nstitution		Name					☐ No ☐ Yes	
		Number Street			Number	Street		•		_	
		City	State	Zip Code	City	State	Zip Code				
_		•		·	,					1	
2.	Have	you stored prope	rty in a stora	ige unit or place	other than	your home within	1 1 year before y	ou filed for bankrup	otcy?		
		No Yes. Fill in the detail	S.								
					Who else	had access to it?		Describe the cont	ents	Do you still have it?	
		Name of Storage F	acility		Name					☐ No ☐ Yes	
		Number Street			Number	Street					
		City	State	Zip Code	City	State	Zip Code				

	Iden	ntify Property You Hole	u oi ooiitioi	i ioi Soille	Olie Else			
23. []	Do you h	hold or control any property				operty you borre	owed from, are storing for, or hold in tr	rust for someone.
[Yes.	. Fill in the details.						
				Where is t	he property?		Describe the contents	Value
	Owi	vner's Name		Number St	reet		_	
							_	
	Nur	ımber Street		City	State	Zip Code		
	City	ty State	Zip Code	_				
			•	f = === = t! = ==				
Part 1	O: GIV	ve Details About Envir	onmentai in	tormation				
For th	ne purpos	ose of Part 10, the following def	finitions apply:					
	hazard	onmental law means any federa dous or toxic substances, wast ling statutes or regulations con	es, or material in	nto the air, land	d, soil, surface w	ater, groundwater		
		neans any location, facility, or pred to own, operate, or utilize it,		•	nvironmental law	, whether you nov	v own, operate, or utilize it	
	Hazaro	rdous material means anything	an environmenta	al law defines	as a hazardous v	vaste, hazardous	substance,	
		substance, hazardous material				*	•	
Repo	rt all noti				mar torri.			
	nt all Hoth	tices, releases, and proceeding	s that you know	about, regard		y occurred.		
			•		less of when the		violetics of an aminomorphism O	
24. I			•		less of when the		violation of an environmental law?	
24. I	Has any	governmental unit notified	•		less of when the		violation of an environmental law?	
24. I [Has any		•	nay be liable	less of when the			Date of notice
24. I	Has any	governmental unit notified	•		less of when the		violation of an environmental law? Environmental law, if you know it	Date of notice
24. I	Has any ✓ No Yes.	governmental unit notified	•	nay be liable	less of when the or potentially li			Date of notice
14. I	Has any No Yes. Nar	y governmental unit notified Fill in the details.	•	Governme	less of when the or potentially li ental unit			Date of notice
24. I	Has any No Yes. Nar	y governmental unit notified Fill in the details. The properties of site	•	Governmen	less of when the or potentially li ental unit			Date of notice
24. I	Has any No Yes. Nar	r governmental unit notified Fill in the details. The details in the details in the details in the details. The details in	•	Governmen	less of when the or potentially li ental unit			Date of notice
]	Has any No Yes. Nar Nur City	r governmental unit notified Fill in the details. The details in the details in the details in the details. The details in	you that you n	Government States City	or potentially light and unit	Zip Code		Date of notice
]	Has any No Yes. Nar Nur City	r governmental unit notified Fill in the details. The same of site to the street to	you that you n	Government States City	or potentially light and unit	Zip Code		Date of notice
]	Has any No Yes. Nar Nur City Have you	r governmental unit notified Fill in the details. The same of site to the street to	you that you n	Government States City	or potentially light and unit	Zip Code		Date of notice
]	Has any No Yes. Nar Nur City Have you	r governmental unit notified Fill in the details. The street of the st	you that you n	Government States City	or potentially lightental unit stal unit reet State ardous material	Zip Code		
]	Has any No Yes. Nar Nur City Have you Yes.	y governmental unit notified i. Fill in the details. ame of site imber Street ty State ou notified any governmental i. Fill in the details.	you that you n	Government Government Number State City Government Gov	or potentially lightental unit ental unit ental unit state State ardous material	Zip Code	Environmental law, if you know it	
]	Has any No Yes. Nar Nur City Have you Yes.	r governmental unit notified Fill in the details. The street of the st	you that you n	Government Government Number St. City	or potentially lightental unit ental unit ental unit state State ardous material	Zip Code	Environmental law, if you know it	
]	Has any No Yes. Nar Nur City Have you Yes.	y governmental unit notified i. Fill in the details. ame of site imber Street ty State ou notified any governmental i. Fill in the details.	you that you n	Government Government Number State City Government Gov	ental unit State ardous material ental unit	Zip Code	Environmental law, if you know it	
]	Has any No Yes. Nar Nur City Have you Yes.	r governmental unit notified Fill in the details. The street of site of state of state of state of state of state of site of site of state of state of site of state of stat	you that you n	Government	ental unit State ardous material ental unit	Zip Code	Environmental law, if you know it	Date of notice Date of notice

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Debtor 1	Uwani Case 16-01608 First Name	DDoc 1 File		Entered @1419 age 54 of 75	h16@12.09: <u>54</u>	Desc Main
26. Ha	ve you been a party in any judici	al or administrative	proceeding under an	y environmental law	? Include settlements	and orders.
✓	No					
	Yes. Fill in the details.	C	ourt or agency		Nature of the case	Status of the
						case
	Case title		ourt Name			Pending
						On appeal
	-		umber Street			Concluded
	Case number	Ci	ity State	Zip Code		
Part 11:	Give Details About Your	Business or Co	nnections to Any	Business		
27. Wi	thin 4 years before you filed for b	oankruptcy, did you	own a business or ha	ive any of the follow	ing connections to any	y business?
	A sole proprietor or self-empl		•	•	time	
	A member of a limited liability A partner in a partnership	y company (LLC) or I	imited liability partnersh	ip (LLP)		
	An officer, director, or manag	_				
_	An owner of at least 5% of th		curities of a corporation			
<u>✓</u>	No. None of the above applies. Go Yes. Check all that apply above ar		ow for each business.			
	Business Name Number Street		Describe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.	
			_		EIN:	
			Name of accountant or bookkeeper		Dates busine	ss existed
	City State	Zip Code	_	•	From	To
			Describe the natur	e of the business		entification number Do not al Security number or ITIN.
	Business Name		_		EIN:	
	Number Street		Name of accounta	nt or bookkeeper	Dates busine	ss existed
	City State	Zip Code	_	•	From	То
			Describe the natur	re of the business		entification number Do not all Security number or ITIN.
	Business Name		_		EIN:	
	Number Street		Nema of account	nt on he aldes	Dates busine	ss existed
	City Control	7:- 0-1-	Name of accounta	пі ог вооккеерег	From	То
	City State	Zip Code			110111	10

Debtor		<u>d 01/149/16 Entered</u> 01/19/116 @11:09: <u>54 Desc Main</u>
	First Name Middle Name DO	ocumentime Page 55 of 75
	Vithin 2 years before you filed for bankruptcy, did you greditors, or other parties.	give a financial statement to anyone about your business? Include all financial institutions,
[No Yes. Fill in the details below.	
-	_	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 1	2: Sign Below	
an	d correct. I understand that making a false statement,	Iffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/20/2016	Date
Di	d you attach additional pages to Your Statement of Fir	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
✓	No	
	Yes	
Di	d you pay or agree to pay someone who is not an attor	ney to help you fill out bankruptcy forms?
✓		
	No	
	No Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Uwani Littleton		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
1	DISCLOSURE C Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. year before the filing of the petition in bankruptc in connection w ith the bankruptcy case is as fol For legal services, I have agreed to accept Prior to the filing of this statement I have receive Balance Due	P. 2016(b), I certify that I am the attorn cy, or agreed to be paid to me, for service llows:		at compensation paid to me within one
2	2. The source of the compensation paid to me was Debtor	S: Other (specify)		
3	3. The source of the compensation paid to me is: Debtor	Other (specify)		
4	I have not agreed to share the above-disclementary and associates of my law firm.	osed compensation with any other pers	son unless they are	
	I have agreed to share the above-disclose members or associates of my law firm. A control the people sharing in the compensation, is	copy of the agreement, together with a		
5	i. In return for the above-disclosed fee, I have ag a. Analysis of the debtor's financial situat	<u> </u>		in bankruptcy;
	b. Preparation and filing of any petition, s	schedules, statements of affairs and pla	an which may be required;	
	c. Representation of the debtor at the me	eeting of creditors and confirmation hea	aring, and any adjourned hearings there	of;
	d. Representation of the debtor in advers	sary proceedings and other contested b	ankruptcy matters;	
6	 By agreement with the debtor(s), the above-dis 	closed fee does not include the following	ng services:	
		CERTIFICATIO	N	
prod	I certify that the foregoing is a complete statemen ceedings.	t of any agreement or arrangement for	payment to me for representation of the	debtor(s) in this bankruptcy
	1/20/2016		/s/ Brenda Likavec 27224-64	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 01/19/2016

Signed:

Wani D. Littleton

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-01608 Doc 1 Filed 01/19/16 Entered 01/19/16 21:09:54 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Littleton, Uwani D.	Case No		
	Debtor(s)			
		Chapter.	Chapter13	
	VERIFICATIO	N OF CREDITOR MATI	RIX	
	The above named Debtors hereby verify that the a	ttached list of creditors is true ar	nd correct to the best of their knowle	dge.
Date:	1/20/2016	/s/ Littleton, Uwani [).	
		Littleton Llwani D		

Signature of Debtor

CAPITAL ONE CARREFILANO 1608 Doc 1 Filed 01/19/16 Entered 01/19/16 21:09:54 Desc Main 3901 DALLAS PKWY Document Page 68 of 75 PLANO, 75093

Capital One Po Box 30281 Salt Lake City, 84130

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, 89193

MATTHEW THOM 3168 S Ashland Ave Chicago, 60608

MATTHEW THOM 3168 S Ashland Ave Chicago, 60608

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, 23502

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, 57104

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, 57104

MIDWEST RECOVERY SYSTE 12 WESTBURY DR STE D SAINT CHARLES, 63301

MCSI INC PO BOX 327 PALOS HEIGHTS, 60463

AMERICAN FINANCIAL CRE 10333 N. Meridian St. Indianapolis, 46290

MCSI INC PO BOX 327 PALOS HEIGHTS, 60463

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AMERICAN FINANCIAL CRE 10333 N. Meridian St. Indianapolis, 46290

AMERICAN FINANCIAL CRE 10333 N. Meridian St. Indianapolis, 46290

Midwest Title Loans 12047 Western Cicero, 60406

City of Chicago Heights 39773 Treasury Center Chicago, 60694

City of Calumet City Municollofam 3348 Ridge Rd Lansing, 60438

Village of Riverdale 157 W 144th St Riverdale, 60827

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, 60602

Illinois Tollway PO Box 5544 Chicago, 60680

TCF Bank 919 Estes Court Schaumburg, 60193

BANK OF AMERICA POB 17054 WILMINGTON, 19884

Nicor Gas 90 N. Finley Road Glen Ellyn, 60137

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle, 98168

City of Chicago Heights Water Billing Dept. 1601 Chicago Rd. Chicago Heights, 60411

Illinois Department of Employment Security PO Box 19286 Benefit Repayment Collection Springfield, 62794

Internal Revenue Service P.O. Box 7346 Philadelphia, 19101 - Right Choice Realty 16-01608 Doc 1 Filed 01/19/16 Entered 01/19/16 21:09:54 Desc Main Homewood, 60430 Page 70 of 75

Case 16-01608 Doc 1 Filed 01/19/16 Entered 01/19/16 21:09:54 Desc Main Page 71 of 75 number (if known) Document Debtor 1 First Name Middle Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 **1**-49 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that More than 100,000 10,001-25,000 100-199 you owe? 200-999 \$1,000,001-\$10 million \$500,000,001-\$1 billion \$0-\$50,000 19. How much do you \$1,000,000,001-\$10 billion \$50,001-\$100,000 \$10,000,001-\$50 million estimate your assets \$10,000,000,001-\$50 billion \$100,001-\$500,000 \$50,000,001-\$100 million to be worth? \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million \$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 20. How much do you \$10,000,001-\$50 million \$1,000,000,001-\$10 billion \$50,001-\$100,000 estimate your \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$100,001-\$500,000 liabilities to be? \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11. United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in

Voluntary Petition for Individuals Filing for Bankruptcy

MM / DD / YYYY

or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Uwani Littleton

Signature of Debtor 1

Executed on _

connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years,

Signature of Debtor 2

Executed on

MM / DD / YYYY

	Case 16-0160		01/19/16 Entere ument Page 72	20 01/19/16 21:09:54 2 of 75	Desc Main
Fill in this infor	mation to identify your cas				
Debtor 1	Uwani	D.	Littleton		
	First Name	Middle Name	Last Name		
Debtor 2	29) =:	A C.J. II. A L	Last Name		
(Spouse, il lilli	¹⁹⁾ First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(State)		
(If known)					Check if this is an
Official	Form 106De	ec.			amended filing
·			alataula Calaadi	ulaa	12/15
Declara	tion About a	n Individual De	eptor 5 Scrieut	1169	12/13
If two married	people are filing togethe	er, both are equally respons	sible for supplying correct i	information.	
You must file t property by fra 1519, and 3571	aud in connection with a	file bankruptcy schedules o bankruptcy case can result	r amended schedules. Mak in fines up to \$250,000, or	ing a false statement, concealing imprisonment for up to 20 years,	property, or obtaining money or or both. 18 U.S.C. §§ 152, 1341,
Part 1: Sign	n Below				
Did you p	pay or agree to pay some	eone who is NOT an attorne	y to help you fill out bankπ	aptcy forms?	
√ No					American vicence and a second
gazantaj .	Name of person		Attach Doulementous	Petition Preparer's Notice, Declaration	
Yes.	name of person		Attach Bankruptcy F Signature (Official F		n, and
Yes.	Name of person	Advance.			n, and
∐ Yes.	Name of person				n, and
Ŭ Yes.	Name of person				n, and

Signature of Debtor 2

MM/DD/YYYY

Date

🗶 /s/ Uwani Littleton

Date 1/20/2016

Signature of Debtor 1

MM/DD/YYYY

Entered 01/19/16 21:09:54 Case 16-01608 Doc 1 Filed 01/19/16 Page 73 of 75 number (if known) Document. Middle Name 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Date issued MM/DD/YYYY Name Number Street City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Signature of Debtor 1 Date Date 1/20/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? **V** No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Littleton, Uwani D.	Case No	
-	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MATI	RIX
	The above named Debtors hereby verify th	at the attached list of creditors is true an	nd correct to the best of their knowledge.
Date:	1/20/2016	/s/ Littleton, Uwani D	. wanish
		Littleton, Uwani D.	

Case 16-01608 Doc 1 Filed 01/19/16 Entered 01/19/16 21:09:54 Page 75 of Sumber (if known) Document, Debtor 1 Uwani First Name 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. 3 16b. Fill in the number of people in your household. \$72,343.00 16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. The sq Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) \$5,231.17 Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. -\$0.00 19a. If the marital adjustment does not apply, fill in 0 on line 19a. \$5,231.17 19b. Subtract line 19a from line 18. Calculate your current monthly income for the year. Follow these steps: \$5,231.17 20a. Copy line 19b. x 12 Multiply by 12 (the number of months in a year). \$62,774.04 20b. The result is your current monthly income for the year for this part of the form. \$72,343.00 20c. Copy the median family income for your state and size of household from line 16c. 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.

commitment period is 5 years. Go to Part 4.

Sign Below

Part 4:

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The

/s/ Uwani Littleton Wanni Signature of Debtor 1

Signature of Debtor 2

Date <u>1/20/2016</u> MM/DD/YYYY Date _____

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.